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RESPONSE UNDER 37 C.F.R. § 1.116  
EXPEDITED PROCEDURE  
GROUP 2134  
PATENT APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of

Docket No: Q64528

Kaoru UCHIDA

Appln. No.: 09/854,666

Group Art Unit: 2134

Confirmation No.: 1139

Examiner: TRAN, Ellen C.

Filed: May 15, 2001

For: IDENTIFICATION SYSTEM AND METHOD FOR AUTHENTICATING USER  
TRANSACTION REQUESTS FROM END TERMINALS

**RESPONSE UNDER 37 C.F.R. § 1.116**

**MAIL STOP AF**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Office Action dated October 19, 2005, please consider the following remarks.

**REMARKS**

Claims 1-29 are all the claims pending in the application. These claims stand rejected under 35 U.S.C. § 103(a) as being unpatentable over Musgrave et al. (U.S. Patent No. 6,202,151) (hereinafter '151) in further view of Glass et al. (U.S. Patent No. 6,332,193 (hereinafter '193)).

In this Office Action, the Examiner newly responds to Applicants' arguments provided in the July 21, 2005 Response. In that response, Applicants stated that as indicated by the